



As indicated

7 card at the disposal of the user, able to be inserted in
8 said terminal in such a way as to activate it and to give
9 this user, upon reception of a signal from the means of
10 emission, access to this service, command means integrated
11 in this terminal, at the disposal of this user, having
12 access to a server linked to the means of emission, these
13 command means making it possible for this user to request
14 transfer of a given sum from the card to the portable
15 terminal or from the portable terminal to the card.

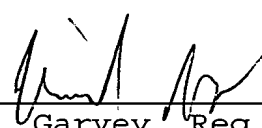
REMARKS

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Technology Center 2600

If there are any additional fees resulting from this communication not covered by the enclosed check, or if the check was omitted, please charge all uncovered fees to our Deposit Account No. 16-0820, our Order No. 33295.

Respectfully submitted,

PEARNE & GORDON LLP

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June 18, 2001